



FIRST NORTHERN BANK

INDUSTRY AND LOCAL AWARDS/RECOGNITION

Updated June 24, 2020

BLUE RIBBON (“BB”) BANK COMMENDATION OF EXCELLENCE — *Veribanc, Inc.*

Highest rating (Green, Three-Star), indicating the Bank has met exceptionally high criteria in the areas of safety, soundness, and financial strength, for eight or more consecutive quarters. First Northern achieved this Blue Ribbon BB rating in September 2013, and has maintained the rating ever since that time.

(Awarded June 2020, based on March 31, 2020 financial data)

www.veribanc.com

“5-STAR SUPERIOR” RATING — *BauerFinancial, Inc.*

Bauer’s highest rating, indicating that First Northern is “one of the best in the nation in terms of its overall financial performance,” and is included on BauerFinancial’s Recommended Bank Report.

(Awarded June 2020, based on March 31, 2020 financial data)

www.bauerfinancial.com

2019 “SUPER PREMIER” PERFORMING BANK — *The Findley Reports*

One of the highest award designations, based on upon several financial performance criteria.

(Awarded April 2020, based on December 31, 2019 financial data)

FIRST NORTHERN BANK RANKS #99 OF TOP 200 COMMUNITY BANKS NATIONWIDE

— *American Banker Publication*

Recognized as one of the top publicly traded banks with \$2 billion in assets by its 3-Year Average Return on Average Equity, in the nation. First Northern Bank is one of 26 California banks who made the list, and is the only California bank on the list headquartered in the Greater Sacramento Region. *(Awarded May 2020)*

LOUISE WALKER, PRESIDENT & CEO, HONORED AS “TOP 300” — *Sacramento Magazine*

Recognized as one of our region’s most powerful and influential business executives in the Sacramento region, who exemplifies leadership in all its forms. *(Awarded September 2019)*

BEST BANK — *2020 Best of Yolo County*

Voted #1 Best Bank by the residents and businesses of Yolo County every year since 2004 — that’s 17 years in a row. *(Announced March 2020)*

These awards and recognition generally reflect the honoring organization’s most recent award period; however, annual and one-time-only awards are also included.



Equal Housing Lender | Member FDIC

INDUSTRY AND LOCAL AWARDS/RECOGNITION — *Continued*

LOUISE WALKER, PRESIDENT & CEO, HONORED AS “WONDER WOMAN” — *Comstock’s Magazine*
Recognized as one of the Capital Region’s most influential, female leaders who is blazing the trail in the financial banking industry, and redefining leadership on her own terms. *(Awarded March 2018)*

“A+” RATING — *DepositAccounts.com*

This “Excellent” rating is based on First Northern Bank’s Texas Ratio, which is an indication of how much capital the Bank has, compared to the total value of loans considered at-risk, and deposit growth. *(Announced March 2020, based on December 31, 2019 financial data)*

FIRST NORTHERN BANK DESIGNATED AS SBA PREFERRED LENDER — *U.S. Small Business Administration*

First Northern Bank has been designated as a Small Business Administration Preferred Lender since 2002. The SBA delegates to its Preferred Lenders the authority to approve, close and service SBA loans, resulting in quicker turnaround time for loan approvals and funding.

**LOUISE WALKER, PRESIDENT & CEO, HONORED WITH THE
“WOMEN WHO MEAN BUSINESS” AWARD** — *Sacramento Business Journal*

Recognized as a driven, committed and determined leader, who has a strong record of meaningful community involvement, making a difference in the Sacramento region. More than 100 women from around the region were nominated, but only 14 were chosen to join this exclusive group of women who have been honored over the past 21 years. *(Awarded June 2017)*

FINANCIAL CAPABILITY INNOVATION AWARD — *EverFi, Inc.*

First Northern Community Bancorp awarded this designation for its commitment to providing high school senior students with the skills and knowledge needed to successfully navigate the increasingly complex financial world we live in. They have partnered with EverFi, Inc. to bring First Northern Financial Literacy Program to local students at no cost to the schools or taxpayers, and has reached over 3,811 students since 2012. *(Awarded May 2019)*

BEST COMMUNITY BANK — *2015, 2017, 2018, and 2019 Best of Roseville & Granite Bay*

Voted #1 Best Community Bank by community members through a year-long, online poll sponsored by the Roseville Press Tribune newspaper. *(Awarded July 2019)*